

**Clarification of the Non-Patent References cited on PTO-892**

**mailed 12-13-2002**

The PTO-892 contains the following Non-Patent References. Note that the Letter ID on the left corresponds to the respective reference ID (U, V, W and X) on the PTO-892.

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**U** CIBC World Markets "Structured Notes: Equity Index Linked Notes", 1999

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**V** Arnovitz, Andrew C.; "Equity-Linked notes give RRSPs foreign exposure",  
Canadian Jewish News, Feb. 1999

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**W** Satyajit Das, "Credit Derivative; Products, Applications and Pricing" Wiley,  
John & Sons, Incorporated, April 1998

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**X** Satyajit Das, "Structured Notes And Derivative Embedded Securities"  
(Euromoney Publications, January 1996

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